

Table I.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.9%	14.9%	12.8%	15.9%	24.8%	32.8%	13.6%	30.0%
Industry group **								
Agric., fish., forest.	27.5%	--	2.4% *	--	48.4%	30.3% *	--	35.5%
Mining and manufacturing	32.9%	14.1% *	14.9% *	22.8%	28.7%	37.6%	13.5%	34.2%
Construction	17.1%	13.5% *	8.5% *	9.5%	17.1% *	33.4%	11.3%	20.0%
Utilities and transp.	32.5%	0.0%	--	15.1% *	40.3%	33.7%	6.4% *	34.0%
Wholesale trade	27.3%	10.2% *	4.1% *	18.1% *	24.7%	37.2%	6.6% *	32.5%
Fin. svcs. and real estate	25.2%	23.2% *	25.6% *	19.3% *	19.6%	27.1%	24.9%	25.3%
Retail trade	21.1%	17.0% *	8.2% *	14.2% *	18.0% *	23.8%	12.3%	22.3%
Professional services	28.2%	12.5% *	13.5% *	14.4%	25.6%	32.8%	13.6%	30.3%
Other services	30.4%	14.6% *	19.2% *	16.9%	22.1%	39.0%	14.9%	33.8%
Ownership								
For profit, incorporated	26.4%	14.0%	8.4%	14.9%	23.6%	31.3%	11.3%	28.6%
For profit, unincorporated	29.9%	16.5%	16.1% *	16.9%	31.3%	36.4%	14.8%	33.4%
Nonprofit	32.5%	16.5% *	41.2%	21.2%	23.7%	36.6%	27.7%	32.9%
Age of firm								
Less than 5 years	14.4%	15.2% *	12.9% *	10.5% *	21.2% *	3.8% *	11.8%	16.5% *
5-9 years	20.3%	7.3% *	10.6% *	20.3%	28.8% *	22.0% *	12.0%	26.5%
10-19 years	24.1%	13.8%	8.3%	21.3%	21.2%	41.2%	12.7%	29.3%
20 or more years	29.2%	17.6%	15.2%	14.3%	25.5%	32.8%	14.8%	30.5%
Multi/single status								
2 or more locations	31.5%	--	9.0% *	15.8%	28.3%	33.0%	11.3%	31.9%
1 location only	17.4%	14.4%	13.1%	15.9%	20.0%	27.1%	13.8%	20.3%
Percent full-time employees								
Less than 25%	36.1%	--	--	9.4% *	15.7% *	54.2%	11.4% *	41.1%
25-49 %	25.1%	5.2% *	13.5% *	5.9% *	29.5%	29.8%	8.1% *	28.0%
50-74 %	21.1%	6.8% *	11.9% *	11.5% *	15.2% *	27.6%	10.3%	23.4%
75% or more	28.4%	16.8%	12.9%	16.8%	25.7%	33.0%	14.2%	30.4%
Union presence								
No union employees	26.6%	13.0%	10.8%	15.4%	23.1%	33.5%	12.0%	29.4%
Has union employees	31.8%	--	45.0% *	23.0% *	34.3%	31.3%	36.0%	31.6%
Percent low-wage employees								
50% or more low-wage	26.1%	6.8% *	12.0% *	13.8% *	15.0%	31.9%	7.9% *	28.0%
Less than 50% low-wage	28.0%	15.7%	12.8%	16.0%	25.5%	32.9%	13.9%	30.1%
Percent women employees								
Less than 25%	25.1%	14.8%	10.3%	15.6%	25.6%	31.2%	12.6%	28.0%
25-49 %	30.9%	21.0% *	14.1% *	18.5%	28.1%	34.5%	15.4%	32.5%
50-74 %	26.6%	12.8% *	11.4% *	15.4%	23.6%	30.5%	12.8%	28.4%
75% or more	29.0%	11.3% *	20.0% *	13.4%	18.6%	35.6%	15.1%	30.8%
Percent age 50 or older employees								
Less than 25%	25.0%	13.8%	10.2% *	15.3%	20.7%	32.4%	12.1%	27.9%
25-49 %	30.4%	13.1% *	17.0%	16.4%	27.9%	33.4%	14.0%	31.7%
50-74 %	26.1%	16.7% *	10.9% *	18.4%	26.4%	30.5%	16.2%	27.9%
75% or more	18.9%	18.2% *	12.9% *	5.6% *	20.6% *	32.0%	16.3% *	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	2.46%	2.11%	1.48%	1.62%	1.21%	1.17%	0.96%
Industry group **								
Agric., fish., forest.	8.03%	--	2.50% *	--	12.84%	9.84% *	--	9.40%
Mining and manufacturing	2.53%	10.27% *	5.06% *	5.11%	3.33%	3.73%	3.08%	2.66%
Construction	2.57%	7.16% *	3.84% *	2.23%	5.47% *	6.28%	2.43%	3.78%
Utilities and transp.	3.31%	0.00%	--	6.25% *	10.83%	3.60%	4.23% *	3.46%
Wholesale trade	3.17%	7.46% *	2.06% *	6.54% *	4.14%	5.46%	2.24% *	3.76%
Fin. svcs. and real estate	2.12%	8.11% *	11.96% *	6.12% *	4.86%	2.52%	5.91%	2.26%
Retail trade	2.14%	6.72% *	3.64% *	4.74% *	5.95% *	2.89%	2.90%	2.41%
Professional services	1.47%	3.92% *	4.15% *	2.13%	2.33%	2.10%	2.13%	1.64%
Other services	2.54%	5.34% *	6.19% *	3.59%	4.21%	3.83%	2.85%	2.96%
Ownership								
For profit, incorporated	0.94%	3.13%	1.31%	1.74%	1.90%	1.31%	1.11%	1.06%
For profit, unincorporated	2.98%	4.86%	7.12% *	3.64%	4.95%	4.98%	3.08%	3.47%
Nonprofit	2.11%	6.51% *	10.62%	4.44%	3.01%	2.90%	5.48%	2.25%
Age of firm								
Less than 5 years	3.64%	5.75% *	7.13% *	4.74% *	10.28% *	2.35% *	3.33%	6.30% *
5-9 years	4.14%	4.44% *	3.56% *	5.25%	9.60% *	8.01% *	3.15%	6.55%
10-19 years	2.89%	4.09%	2.42%	4.24%	4.30%	7.20%	1.89%	4.05%
20 or more years	0.92%	4.11%	3.28%	1.62%	1.55%	1.23%	1.73%	0.99%
Multi/single status								
2 or more locations	1.04%	--	3.41% *	2.80%	1.77%	1.23%	2.45%	1.05%
1 location only	1.23%	2.46%	2.29%	1.74%	2.82%	5.96%	1.27%	2.00%
Percent full-time employees								
Less than 25%	5.23%	--	--	4.35% *	8.07% *	6.09%	4.47% *	6.02%
25-49 %	2.87%	4.17% *	6.05% *	1.91% *	8.05%	3.88%	2.45% *	3.32%
50-74 %	2.32%	4.23% *	4.25% *	3.73% *	4.69% *	3.52%	2.53%	2.74%
75% or more	0.94%	2.94%	2.37%	1.65%	1.76%	1.33%	1.33%	1.05%
Union presence								
No union employees	0.91%	2.29%	1.85%	1.49%	1.48%	1.43%	1.06%	1.05%
Has union employees	2.07%	--	15.58% *	7.33% *	6.56%	2.26%	7.75%	2.12%
Percent low-wage employees								
50% or more low-wage	2.69%	4.60% *	5.22% *	5.26% *	3.11%	3.71%	2.59% *	2.94%
Less than 50% low-wage	0.89%	2.62%	2.17%	1.54%	1.72%	1.28%	1.22%	1.01%
Percent women employees								
Less than 25%	1.35%	3.89%	2.22%	2.53%	3.27%	2.06%	1.56%	1.61%
25-49 %	1.84%	6.75% *	5.08% *	3.03%	3.43%	2.46%	2.98%	1.99%
50-74 %	1.53%	4.48% *	4.60% *	2.97%	2.57%	2.12%	2.48%	1.69%
75% or more	2.05%	3.64% *	7.04% *	2.70%	2.75%	2.82%	3.11%	2.25%
Percent age 50 or older employees								
Less than 25%	1.36%	3.61%	3.09% *	2.15%	2.50%	2.17%	1.71%	1.63%
25-49 %	1.26%	4.97% *	4.02%	2.51%	2.36%	1.62%	2.07%	1.34%
50-74 %	2.08%	5.14% *	3.43% *	3.92%	3.94%	3.32%	2.73%	2.38%
75% or more	3.62%	7.12% *	5.32% *	3.05% *	9.71% *	6.07%	5.22% *	5.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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